Company

Company Tracking Number: AGLA1000-WS-AR (0608)

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Worksite Application

Project Name/Number: Application/AGLA1000-WS-AR (0608)

## Filing at a Glance

Company: American General Life and Accident Insurance Company

Product Name: Worksite Application SERFF Tr Num: AMGN-125781739 State: ArkansasLH TOI: H21 Health - Other SERFF Status: Closed State Tr Num: 40024

Sub-TOI: H21.000 Health - Other Co Tr Num: AGLA1000-WS-AR State Status: Approved-Closed

(0608)

Filing Type: Form Co Status: Reviewer(s): Rosalind Minor

Author: Hyacinth Prince Disposition Date: 08/27/2008

Date Submitted: 08/21/2008 Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

### **General Information**

Project Name: Application Status of Filing in Domicile: Pending

Project Number: AGLA1000-WS-AR (0608)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 08/27/2008

State Status Changed: 08/27/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The above form is being submitted for your consideration and approval. It is new and does not replace any form previously approved by your department. The referenced form has been submitted to our domicile state of Tennessee.

AGLA1000-WS-AR (0608) is an application to be used by our agents in applying for individual life, critical illness (Critical Care Plus), disability (Disability Care), accident (Emergency Care) and cancer insurance coverages issued on payroll

Company

Company Tracking Number: AGLA1000-WS-AR (0608)

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Worksite Application

Project Name/Number: Application/AGLA1000-WS-AR (0608)

deduction premium payment mode in a worksite setting. The Flesch readability score for the Agreement Section of application AGLA1000-WS-AR (0608) is 50.0.

The referenced form is being submitted to your Life Section this date.

If I may provide any additional information, please contact me as shown below.

## **Company and Contact**

### **Filing Contact Information**

Kathryn Mitchell, Manager kathryn\_mitchell@aigag.com
American General Center (615) 749-1139 [Phone]
Nashville, TN 37250-0001 (615) 749-2521[FAX]

**Filing Company Information** 

American General Life and Accident Insurance CoCode: 66672 State of Domicile: Tennessee

Company

American General Center Group Code: 12 Company Type:
Nashville, TN 37250-0001 Group Name: AIG State ID Number:

(615) 749-1139 ext. [Phone] FEIN Number: 62-0306330

-----

# **Filing Fees**

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No

Fee Explanation:

1 x 20.00 = \$20.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

American General Life and Accident Insurance \$20.00 08/21/2008 22058343

SERFF Tracking Number: AMGN-125781739 State: Arkansas

Filing Company: American General Life and Accident Insurance State Tracking Number: 40024

Company

Company Tracking Number: AGLA1000-WS-AR (0608)

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

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Company

Company

Company Tracking Number: AGLA1000-WS-AR (0608)

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Worksite Application

Project Name/Number: Application/AGLA1000-WS-AR (0608)

# **Correspondence Summary**

## **Dispositions**

Status	Created By	Created On	Date Submitted
Approved- Closed	Rosalind Minor	08/27/2008	08/27/2008

SERFF Tracking Number: AMGN-125781739 State: Arkansas 40024

Filing Company: American General Life and Accident Insurance State Tracking Number:

Company

Company Tracking Number: AGLA1000-WS-AR (0608)

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Worksite Application

Project Name/Number: Application/AGLA1000-WS-AR (0608)

# **Disposition**

Disposition Date: 08/27/2008

Implementation Date: Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMGN-125781739 State: Arkansas

Filing Company: American General Life and Accident Insurance State Tracking Number: 40024

Company

Company Tracking Number: AGLA1000-WS-AR (0608)

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Worksite Application

Project Name/Number: Application/AGLA1000-WS-AR (0608)

Item Type	Item Name	Item Status	<b>Public Access</b>
Supporting Document	Certification/Notice	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Form	Worksite Application	Approved-Closed	Yes

Company

Company Tracking Number: AGLA1000-WS-AR (0608)

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Worksite Application

Project Name/Number: Application/AGLA1000-WS-AR (0608)

## Form Schedule

### **Lead Form Number:**

Review	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Status	Number			Data		
Approved-	AGLA1000	-Application/Worksite Application	Initial		50	1000-WS-AR
Closed	WS-AR	Enrollment				JD.pdf
	(0608)	Form				

# American General Life and Accident Insurance Company American General Center • Nashville Tennessee 37250-0001

# **WORKSITE APPLICATION**

FOR AGENT USE ONLY:	New Group 🔲	Existing Group 🔲					
REQUESTED EFFECTIVE	REQUESTED EFFECTIVE DATE						
EXISTING GROUP NO							

Proposed Insured	(Print full na	ame)			ldress						City			State		Zip Code
John Doe					123 4th Street								72203			
Social Security #	DOB mm	ı/dd/yyyy/state				Weigh	nt   H	lome I	Phone	E	Employer				Date mm/c	of Hire
111-22-3333	01/01/1	973	35	F	6'0"	190	1	111-22	22-3333	3 ]	oe's g	jarage				/01/2000
Occupation <b>Mechanic</b>				Duties <i>pairi</i>	ng cars				Length in occu			yrs	Annual	Earned	Inco	me
Other Sources of I	ncome						Driv		icense # 456789			Issue State	)	SIC (DI 0	Code	
First Beneficiary (	name, addre	ess, relationshi	p, age)					S	Second B	Benefic	ciary	(name, address	s, relatio	nship, age	9)	
Spouse name (if co	verage appl	ied for)							Security 7	- 1		/dd/yyyy/state	Age 33	☐ M X F	Heig 5'6	
Employer				Ľ	ate of Hi	ire		cupatio			_	Duties	1	Leng		time
Annual Earned Inco	ome	Other Sou	rces of	Incon	ne				Driver	's Lice	nse #		Issue	State	<u> </u>	
Payor				Sc	cial Secu	urity #	R	elatior	ship	Emplo	yer			Date mm/c	of H	re
John Doe							$\perp$				_				1	
Owner John Doe										,	Social	Security #			Rela	tionship
Names of child(re coverage is applie		gally adopt	ed child	d(ren)	who are	e: (1) n	nem	bers o	of your in	mmed	iate fa	amily and (2	2) unde	er age 1	8 for	whom
Full Name			F	Relationship Age				Bii	rth date	Sex	E	Birth Weight &	Current	Weight (i	f unde	age one)
John Doe, Jr.			Son	-		0 01/01/1998		м								
Plan <u>Term</u> Face Amt \$ 10,000	00	Automatic  Premium Loan  Automatic  Premium Loan			Primar	TIR				— ured	Sec 129 (Works Term 0 Yes No	ite	Monthly Premium \$ 3.07			
SI (Select)		Occ. Class _ DIR 5 - Prin Monthly Ber			ss Primar Benef	Occurry Insured DIF			Occ. Class  DIR 5 - Additional Insured  Monthly Benefit  Occ. Class			ured				
Life		Critica	l <i>Care</i> F	Plus	_	Disa	bilit	y Care		Eı	merge	ency <i>Care</i>			Canc	er
HOME OFFICE USE	E ONLY															

Critical Care Plu	IS					Riders:								Month	ly
Coverage	Propose	ed				☐ HIV	Rider							Premiu	
Period	Insured	(s)	Ar	nounts		<b>□</b> F	rimary	☐ Sp	ouse					\$ 25.5	)4
X 10 years	🗷 Prim	ary	\$_	10,000		🔲 ADD	Rider/An	ount							
☐ 15 years	🗷 Spot	ıse	\$_	10,000						☐ Spo	use \$_				
☐ 20 years	X Child	d(ren)	\$_	10,000			child(ren)	\$	<del></del>						
☐ 30 years															
☐ Lifetime															
Disability Care		E	liminatio	on Period (d	ays)		Benefit	Period	Riders:	☐ AD	&D			Month	ly
☐ Base Plan Or			7 🔲	14			□ 3 mo	nths			ts			Premiu	um
(On the Job)	' Enhanceme			14 🔲 30			☐ 6 mc			(eac	h unit = \$	\$20,000	0)	\$	
Units	(unit = \$100 o	T		14 🔲 30					☐ Welln	ness Scr	eening				
SI SI	monthly benef	it)	u	14 🔲 30	<b></b> 90	<b>1</b> 80	<b>□</b> 24 m	onths	Other	r	ç	\$			
	<u> </u>	D: 1						. B: I			`	·		NA III	
Emergency Care Individual		Riders						-	ility Incor				Sec 125	Month Premit	•
Individual &									☐ Sp				☐ Yes	\$	וווג
Individual &	opouse			(# of units			(# of units_		•	of units	_		☐ No	Ψ	
Child(ren)			-	(# of units					24 hour						
☐ Family '			•	n) (# of units		)			f the job	_					
			-	Cash Rider	,			•	oation Clas						
# of Units									ation Peri						
SI (Select)		ان ال	.ner					IVIAX. E	Benefit Peri	iou					
Cancer													Sec 125	Month	
Gold Plat	tinum 🔲 Pla	atinum	n Plus [	Other		_ 🗆 I	ndividua	☐ Pai	rent & Chi	ild(ren)	☐ Far	mily	☐ Yes ☐ No	Premiu \$	um
All Coverages														YES	NO
1. Does any pr	roposed insu	red ha	ave any	life, health,	accide	ent or dis	ability ins	urance i	n force or	current	ly appli	ed for	with this		
	r any other c														X
It "Yes": Na	ıme ıme			Co.	Name Name	e			_ Type		_ Amt_ 		Pol # Pol #		
2. Will any pol	licv applied fo	or rep	lace any	00. r existina life	. Ivallik e. ann	uitv. heal	th. accide	nt or dis	_ rype sability inc	ome ins	_ Annt_	?	FUI#		<u>X</u>
If "Yes": Na	ıme			Co.	Name	e			_ Type		_ Amt_		Pol #		
	ıme			Co.	Name	e			_ Type		_ Amt_		Pol #		
3. Is the propo	osed insured t his/her reg														
	SS Or injury (													X	
	oast 10 years														_
	Syndrome (A														X
	osed insured														X
	oast 5 years, cotine gum o														
	what type, f	•												_	_
	posed Insure								<u>ettes</u> Freque	ency	laily I	Amou	nt <i>1 pack</i>		
	te of last use:														
Life & Critical <i>C</i>															
7. Within the p															
	for Multiple S mor or cyst(														X
Life, Critical Cal	- `	, .		תווטווומווטא,	001011	ι ρυιγμο,	51111011533	υι α 116t	יטו מוו נ	Jigaii II	πισριαπ	·:			
8. Within the p				osed insure	d beer	n diagnos	ed as hav	ing or h	een treate	d for Al	zheimei	r's. sir	ckle cell		
anemia, her	nophilia, higl	h bloo	d press	ure, a disea	se or	disorder	of the eye	s, ears,	nose, thro	at, kidn	eys, live	er, thy	roid or othe		
	od, blood ves														X
9. Within the p	oast 24 mont or paralysis?														V
110111011698 (	u paraiysis?			•••••									• • • • • • • • • • • • • • • • • • • •		X

Life, Critical Care Plus, Disability Care, Cancer	YES	NO						
<ul> <li>10. Within the past 5 years, has any proposed insured been diagnosed as having or been treated for cancer, leukemia, melanoma, tumor or malignant growth, Hodgkin's Disease, non-Hodgkin's lymphoma, polycystic ovary(ies) or colon polyps?</li> <li>11. Within the past 6 months, has any proposed insured been advised by a member of the medical profession of any abnormal diagnostic test results, had treatment for sores that have not healed, had changes in the appearance of a mole, had</li> </ul>								
unexplained weight loss, blood loss or fatigue or been advised to have any diagnostic tests (including self administered), hospitalization, treatment or surgery which was not completed?								
Life, Critical Care Plus, Disability Care, Emergency Care  12. Within the past 5 years, has any proposed insured been diagnosed as having or been treated for diabetes, stroke, mental								
illness, heart disease, seizure disorder, loss of sight or limb, a disease or disorder of the musculoskeletal system, alcohol use, drug use or used intravenous drugs, cocaine, barbiturates or hallucinogens?		X						
13. Within the past 5 years, has any proposed insured had a reckless driving charge, had a drivers license revoked or suspended								
or within the past three years had multiple moving violations in any vehicle(s) operated by the proposed insured?		X						
any proposed insured have any intention to do so in the future?		X						
any intentions to do so in the future?		X						
16. Does any proposed insured have a pending appointment with any physician or other medical professional or have the intent to make such appointment within the next 30 days?		X						
17. Has any proposed insured ever had a life, disability, health or critical illness application modified, rated, declined, postponed, withdrawn, cancelled or refused for renewal?		X						
Life, Emergency Care								
18. Has any proposed insured ever been convicted of or plead guilty or no contest to a felony or does such person have a pending felony charge?		X						
Critical Care Plus  19. Has any member of any proposed insured's immediate family (mother, father, sister, brother) ever been diagnosed as								
having or been treated for heart disease, stroke, cancer, cerebrovascular disorder, aneurysm or diabetes prior to age 55?		X						
Disability Care, Disability Income Riders  20. Have you applied for or received disability benefits (other than for routine pregnancy) or made a claim for worker's								
compensation benefits in the last two years?								
related to pregnancy)?								
fatigue syndrome, fibromyalgia, rheumatoid arthritis, complications of pregnancy, Crohn's Disease, a disease or disorder of								
the connective tissues or of the back or spinal cord?		u						
medication)?								
24. In the past 5 years, has any proposed insured consulted a doctor or been a patient in a hospital, clinic or treatment facility?  25. Is any person proposed for coverage NOT a U.S. citizen? If, yes, does any proposed insured intend to travel or reside								
outside of the United States within the next year?								
REMARKS – Explain "Yes" answers to questions 1-25 as appropriate, including explanation if no driver's license.  Name of Person(s)  Date  Duration  Details of Illness, Impairment, Checkup or Driving Record  Names / Addresses of Dr. or	r Hosp	ital						
Consent To Insurance On Life of Minor								
I consent to the insurance plan, amount and beneficiary designation shown on the application and also reaffirm the answers to the healt questions as they pertain to the Minor primary Proposed Insured.								
Signature of Parent or Legal Guardian Relationship								

### AGREEMENT - AUTHORIZATION - ACKNOWLEDGMENT - UNDERSTANDING - NOTICE

I, the Primary Proposed Insured (and any Owner or Spouse signing below), by my signature set forth hereafter: Agree to, Acknowledge receipt of (as applicable), Authorize, and Understand the following: | AGREE: (a) All statements and answers in this application are complete and true to the best of my knowledge and belief; (b) No agent has authority to waive any answer or otherwise modify this application or to bind American General Life and Accident Insurance Company ("The Company") in any way by making any promise or representation which is not set out in writing in this application; and (c) If premiums for the policy(ies) is (are) to be paid by payroll deduction, these deductions may start before the "effective date" of the policy(ies) and that this does not change my effective date of coverage. If the policy(ies) is (are) not issued, American General will refund any deductions it receives. I AUTHORIZE: the Company to obtain an investigative consumer report on me; (b) any consumer reporting agency, employer, the Medical Information Bureau ("MIB"), and any governmental or other entity possessing non-health-related information concerning me to disclose such information to the Company, its reinsurer and its legal representative. Any data obtained will be used by the Company to determine eligibility for insurance and will not be released by the Company to any person or organization, except to the Company's reinsurers, the MIB, other companies to which I have applied or may apply for insurance coverage, or other persons or organizations who perform business or legal services in connection with my application, and any entity to which release of such data is required by law. I know that I or my authorized representative may request to receive a copy of this Authorization at any time by written notification to the Company at its Home Office. I agree that a facsimile of this Authorization shall be as valid as the original and this Authorization shall be valid for two years from the date shown below. I ACKNOWLEDGE: Receipt of the following notices: (a) "Notice of Information Practices" required by Public Law 91-508 and other information practices statutes; (b) MIB Pre-Notice; and (c) Outline of Coverage, if applicable. For Accident and Health Insurance only, I UNDERSTAND: that (a) by applying for any of the coverages shown on this application, I am not applying for a major medical insurance policy; (b) If I am a Medicaid recipient, any policy benefits paid may reduce any Medicaid benefits otherwise payable; and (c) If premiums for coverage applied for in this application are paid with pre-tax dollars under a Section 125 (cafeteria) plan, benefits may be taxable. If so, my beneficiary or I may incur a tax obligation. I should consult my personal tax advisor for more information about how this may affect me. NOTICE: Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

	•			
PRIMARY PROF			rt is prepared in connection with this application: ed.	
SPOUSE - If a C	Consumer Investigative Report is prepar interviewed.		··	
<b>Agent</b> – To the I	best of your knowledge, is the insuranc	e applied for i	ntended to replace any existing insurance?   Yes	X No
Signed at	Little Rock	AR	John Doe	August 1, 2008
	City	State	Signature of Primary Proposed Insured (if age 16 or over)	Date
	Sally Shield		Iane Doe	August 1, 2008
Signature of Licen		Date	Signature of Spouse (If Included As A Proposed Insured)	Date
Sally S	Shield			
Printed Name of L				
Signature of Owne	er (If other than Primary Proposed Insured)	Date	(Signature of witness, other than the agent, when signature	is by mark) Date
		Agent's	Certification	
I certify that I h	ave asked each question and that the a	answers have	been truly and accurately recorded as given to me.	I have recorded any
unfavorable info	ormation which I have knowledge of cor		Proposed Insured. I confirm that any and all signature	
were signed in r				
	Sally Shield		August 1, 2008	
	Signature of Licensed Agent		Date	
HOME OFFICE U	USE ONLY			

Payroll Deduction Mode:	Employer Sponsored ABC Mode:						
Total Monthly PD Premium \$	Total Monthly ABCW Premium \$						
12 Deductions per year	Automatic Bank Checks are to be drafted on:						
<ul> <li>24 Deductions per year = PD Mo. Prem. ÷ 2.00</li> <li>26 Deductions per year = PD Mo. Prem. ÷ 2.167</li> </ul>	☐ 1 <sup>st</sup> Day of the Month						
<ul> <li>48 Deductions per year = PD Mo. Prem. ÷ 4.00</li> <li>52 Deductions per year = PD Mo. Prem. ÷ 4.334</li> </ul>	or						
Premium to Deduct \$	☐ 15 <sup>th</sup> Day of the Month						
Provide Payroll Administrator a properly completed AGLA8531 (Authorization For Deduction of Premiums From Salary or Wages).	Attach a properly completed AGLA179 (Automatic Bank Check Authorization) to the application.						
For Ago	ent Use						
Is Primary Proposed Insured under age 16? 🔲 Yes 🔲 No	If yes, provide the following information:						
Life insurance in force on the primary wage earner in the residence of	the child. Amount \$ Relationship						
Relationship to and amount of life insurance on each of the other members (include siblings) of the household.							
Local Office Name State	/ Code Service No Agency						
Agent # %	Agent # %						
Family No Payroll I	Deduction Existing Acct. No.						
AGLA1000-WS-AB (0608)							

### NOTICE OF INFORMATION PRACTICES

American General Life and Accident Insurance Company wishes to notify you that in processing your application for insurance, a Consumer Investigative Report may be prepared as to the character, general reputation, personal characteristics and/or mode of living of any person to be insured. The information for this report will be obtained through personal interviews with your friends, neighbors and acquaintances.

You have the right to make a written request within a reasonable time period to receive additional information about the nature and scope of this investigation.

(Printed in compliance with Public Law 91-508 and certain privacy protection statutes)

AGLA NIP (1004)

#### MIB PRE-NOTICE

Information regarding your insurability will be treated as confidential. American General Life and Accident Insurance Company, or its reinsurers may, however, make a brief report thereon to MIB, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642 for hearing impaired). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02112.

American General Life and Accident Insurance Company, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

SERFF Tracking Number: AMGN-125781739 State: Arkansas 40024

Filing Company: American General Life and Accident Insurance State Tracking Number:

Company

Company Tracking Number: AGLA1000-WS-AR (0608)

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Worksite Application

Project Name/Number: Application/AGLA1000-WS-AR (0608)

### **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: AMGN-125781739 State: Arkansas

Filing Company: American General Life and Accident Insurance State Tracking Number: 40024

Company

Company Tracking Number: AGLA1000-WS-AR (0608)

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Worksite Application

Project Name/Number: Application/AGLA1000-WS-AR (0608)

## **Supporting Document Schedules**

**Review Status:** 

Satisfied -Name: Certification/Notice Approved-Closed 08/27/2008

Comments:
Attachment:
ARCERT1.pdf

Review Status:

**Bypassed -Name:** Application Approved-Closed 08/27/2008

Bypass Reason: New application under Form Schedule Tab.

Comments:

Review Status:

**Bypassed -Name:** Health - Actuarial Justification Approved-Closed 08/27/2008

Bypass Reason: Not applicable to this filing.

Comments:

Review Status:

Bypassed -Name: Outline of Coverage Approved-Closed 08/27/2008

Bypass Reason: Not applicable to this filing.

Comments:

### AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

### ARKANSAS CERTIFICATION

Subject: AGLA1000-WS-AR (0608) Worksite Application

This is to certify that, to the best of my knowledge and belief, the above form complies with the requirements of Ark. Stat. Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act; the Flesch score is as follows:

Form Number Flesch Score AGLA1000-WS-AR (0608) 50.0

Leo W. Grace

Vice President

DATE August 21, 2008

Seo W. Grace